

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19-16714-CMG  
Chapter: 13  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Luis Garro  
325 Thiemarx Terrace  
Skillman, NJ 08558

Social Security No.:

xxx-xx-8255

Employer's Tax I.D. No.:

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**NOTICE OF ORDER DISMISSING CASE**

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 11/1/23.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: November 1, 2023

JAN: rms

Jeanne Naughton  
Clerk

In re:  
Luis Garro  
Debtor

Case No. 19-16714-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Nov 01, 2023

User: admin  
Form ID: 148

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Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2023:

Recip ID	Recipient Name and Address
db	+ Luis Garro, 325 Thiemarx Terrace, Skillman, NJ 08558-2633
r	+ Claudia Montero, 221 60th Street, Suite 1R, West New York, NY 07093-6219
r	+ Kristopher Kuziw, 170 Inman Avenue, Colonia, NJ 07067-1822
r	+ Natalie Delory, Keller Williams Elite Realtors, 481 Memorial Parkway, Metuchen, NJ 08840-1766
518159625	+ A-1 Collections Svc, 101 Grovers Mill Rd Ste, Lawrenceville, NJ 08648-4706
518159629	+ Blue Star Carting, Inc., PO Box 4015, Dunellen, NJ 08812-4015
518159630	+ Branning Collision Centers, 98 Crow Hill Road, Freehold, NJ 07728-8404
518159637	+ CNH Capital America, c/o Peretore & Peretore, PC, 191 Woodport Rd, Sparta, NJ 07871-2607
518159638	+ CNH Capital America, LLC, 233 Lake Ave., Racine, WI 53403-1015
518159641	+ East Wind Agency, P.O. Box 1009, Barnegat, NJ 08005-4009
518159644	++ FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429 address filed with court:, Focus Receivables Management, 1130 Northchase Parkway, Suite 150, Marietta, GA 30067
518159657	+ Nationstar, servicer for Wells Fargo Bank, c/o KML Law Group, P.C., 216 Haddon Avenue, Ste., 406, Collingswood, NJ 08108-2812
518159660	+ Princeton HealthCare System, PO Box 8500, Philadelphia, PA 19178-8500
518159663	+ RMS, PO Box 4647, Lutherville Timonium, MD 21094-4647
518159662	+ Reliable Wood Products, 1 Caven Point Avenue, Jersey City, NJ 07305-4603
518159665	+ Sidetrax, Inc., c/o Braff, Harris & Sukoneck, 570 W. Mt. Pleasant Ave., P.O. Box 657, Livingston, NJ 07039-0657
518615604	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
518159666	+ State of New Jersey, Department of Labor and Workforce Develo, Office of Special Compensation funds, P.O. Box 389, Trenton, NJ 08625-0389
519676972	+ State of New Jersey of Special Compensation Funds, PO Box 399, Trenton, NJ 08625-0399

TOTAL: 19

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 01 2023 21:01:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 01 2023 21:01:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: signed.order@pfwattorneys.com	Nov 01 2023 20:59:00	State of New Jersey, Office of Special Compensatio, C/O Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
cr	+ Email/Text: RASEBN@raslg.com	Nov 01 2023 20:59:00	Wells Fargo Bank, National Association, RAS Crane, LLC, 10700 Abbots Bridge Road, Suite 170, Duluth, GA 30097-8461
518159626	+ EDI: BANKAMER2.COM	Nov 02 2023 00:37:00	Bank Of America, Po Box 17054, Wilmington, DE 19850-7054

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518159627	EDI: BANKAMER2.COM	Nov 02 2023 00:37:00	Bank of America, P.O. Box 15184, Wilmington, DE 19850-5184
518159628	+ EDI: BANKAMER2.COM	Nov 02 2023 00:37:00	Bank of America, PO Box 54660, Los Angeles, CA 90054-0660
518159632	EDI: CAPITALONE.COM	Nov 02 2023 00:37:00	Capital 1 Bank, Attn: C/O TSYS Debt Management, Po Box 5155, Norcross, GA 30091
518159631	+ Email/Text: ky@caine-weiner.com	Nov 01 2023 21:01:00	Caine & Weiner, 9931 Corporate Campus Dr, Louisville, KY 40223-4043
518159633	^ MEBN	Nov 01 2023 20:54:00	Cbe Group, 131 Tower Park Dr Suite 100, Waterloo, IA 50701-9374
518159639	+ EDI: CCS.COM	Nov 02 2023 00:37:00	Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3225
518159640	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 01 2023 21:06:14	East Bay Funding, c/o Resurgent Capital Services, P.O. Box 288, Greenville, SC 29602-0288
518283482	Email/Text: BNCnotices@dcmsservices.com	Nov 01 2023 21:00:00	Emergency Physicians Services of NJ, PA, PO Box 1123, Minneapolis MN 55440-1123
518159642	+ Email/Text: bknotice@ercbpo.com	Nov 01 2023 21:01:00	Enhanced Recovery Company, LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412
518159643	+ EDI: CONVERGENT.COM	Nov 02 2023 00:37:00	Er Solutions, Po Box 9004, Renton, WA 98057-9004
518159645	+ EDI: RMSC.COM	Nov 02 2023 00:37:00	Gemb/jcp, Attention: Bankruptcy, Po Box 103106, Roswell, GA 30076-9106
518159646	+ EDI: RMSC.COM	Nov 02 2023 00:37:00	Gemb/walmart, Po Box 981400, El Paso, TX 79998-1400
518159648	+ EDI: HFC.COM	Nov 02 2023 00:37:00	HSBC Mortgage Services, 636 Grand Regency Blvd, Brandon, FL 33510-3942
518159647	+ EDI: HFC.COM	Nov 02 2023 00:37:00	Hsbc Bank, Attn: Bankruptcy, Po Box 5253, Carol Stream, IL 60197-5253
518159649	EDI: HFC.COM	Nov 02 2023 00:37:00	Hsbc/rs, Hsbc Retail Services Attn: Bankruptcy, Po Box 15522, Wilmington, DE 19850
518159650	+ EDI: LCIICSYSTEM	Nov 02 2023 00:37:00	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
518159652	EDI: IRS.COM	Nov 02 2023 00:37:00	Internal Revenue Service, Cincinnati, OH 45999
518159635	EDI: JPMORGANCHASE	Nov 02 2023 00:37:00	Chase, Attn: Bankruptcy Dept, Po Box 100018, Kennesaw, GA 30156
518159634	EDI: JPMORGANCHASE	Nov 02 2023 00:37:00	Chase, Bank One Card Serv, Westerville, OH 43081
518159636	EDI: JPMORGANCHASE	Nov 02 2023 00:37:00	Chase- Bp, 800 Brooksedge Blv, Westerville, OH 43081
518159654	+ EDI: LTDFINANCIAL.COM	Nov 02 2023 00:37:00	LTD Financial Services, 7322 Southwest Freeway Suite 1600, Houston, TX 77074-2134
518165601	Email/PDF: resurgentbknotifications@resurgent.com	Nov 01 2023 21:05:36	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518159655	^ MEBN	Nov 01 2023 20:54:46	McCarthy, Burgess & Wolf, 26000 Cannon Road, Bedford, OH 44146-1807
518159656	Email/Text: nsm_bk_notices@mrcooper.com	Nov 01 2023 21:00:00	Nationstar Mortgage, Attn: Bankruptcy, 350 Highland Drive, Lewisville, TX 75067
518159658	+ Email/Text: bankruptcydepartment@tsico.com	Nov 01 2023 21:02:00	NCo financial Systems, Inc, 20 East Clementon Road, #102 North, Gibbsboro, NJ 08026-1165
518159659	+ EDI: PRA.COM		

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		Nov 02 2023 00:37:00	PRA Receivables Management, LLC, c/o Beneficial, P.O. Box 41067, Norfolk, VA 23541-1067
518159661	+ Email/Text: eciarkowski@natureschoicecorp.com		
		Nov 01 2023 21:02:00	Reliable Wood Products, 1 Caven Point Avenue, Jersey City, NJ 07305-4603
518159664	+ EDI: CITICORP.COM		
		Nov 02 2023 00:37:00	Sears/cbsd, Po Box 6189, Sioux Falls, SD 57117-6189
518159667	+ EDI: CITICORP.COM		
		Nov 02 2023 00:37:00	Sunoco/citi, Po Box 6497, Sioux Falls, SD 57117-6497
518161098	+ EDI: RMSC.COM		
		Nov 02 2023 00:37:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518159668	EDI: AISTMBL.COM		
		Nov 02 2023 00:37:00	T-Mobile, PO Box 742596, Cincinnati, OH 45274
518159669	+ EDI: OPHSUBSID.COM		
		Nov 02 2023 00:37:00	Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
518293454	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Nov 01 2023 21:00:00	WELLS FARGO BANK NATIONAL ASSOCIATION, PO Box 619096, Dallas TX 75261-9096
518247862	+ Email/Text: RASEBN@raslg.com		
		Nov 01 2023 20:59:00	Wells Fargo Bank, National Association, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461

TOTAL: 39

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518159651	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518159653	##+	Law Offices of Harold Scherr, 1064 Greenwood Blvd, Suite 328, Lake Mary, FL 32746-5419

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com

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Aleisha Candace Jennings

on behalf of Creditor Wells Fargo Bank National Association ajennings@raslg.com

Candyce Ilene Smith-Sklar

on behalf of Debtor Luis Garro njpalaw@gmail.com r56958@notify.bestcase.com

Denise E. Carlon

on behalf of Creditor WELLS FARGO BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR SECURITIZED ASSET  
BACKED RECEIVABLES LLC TRUST 2005-FR4 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-FR4  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Donald Victor Valenzano, Jr.

on behalf of Creditor State of New Jersey Office of Special Compensation Funds, Uninsured Employer's Fund  
dvalenzano@pfwattorneys.com, eperritt@pfwattorneys.com

Kevin Gordon McDonald

on behalf of Creditor WELLS FARGO BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR SECURITIZED ASSET  
BACKED RECEIVABLES LLC TRUST 2005-FR4 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-FR4  
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Shauna M Deluca

on behalf of Creditor WELLS FARGO BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR SECURITIZED ASSET  
BACKED RECEIVABLES LLC TRUST 2005-FR4 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-FR4  
sdeluca@hasbanilight.com, hllawpc@gmail.com

Sindi Mncina

on behalf of Creditor Wells Fargo Bank National Association smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10